

# INDUSTRIAL VIRGINIA

## FREDERICKSBURG

Lee J. Graves R. L. Biscoe  
Virginia, the Land of Beautiful Homes.

### Piedmont Real Estate Agency

The Farmers & Merchants State Bank  
Fredericksburg, Va.  
Capital, \$50,000.00, Surplus and Profit, \$20,000.00.  
Resources over Half Million Dollars.  
M. G. Willis, President.  
John F. Gouldman, Jr., Cashier.

"LET ME FORGET."  
The Smith-Coghill Shoe Co.,  
Manufacturers' Agents and Wholesale Dealers in  
Boots, Shoes and Rubbers

### Germania Mills, Inc.

Manufacturers of  
Flour, Feed and Bolted Water-Grind Meal.  
Bell Telephone 42.  
Fredericksburg, Va.

### Kinsey's Real Estate Agency

We undersell them all. Don't buy until you see us. Auctioneer a specialty. If you wish to sell in Fredericksburg you sell through KINSEY. He is THE MAN.

### Fredericksburg Buggy Co.,

Incorporated.  
VEHICLES, HARNESS & SADDLERY.  
Fredericksburg, Va.

## DANVILLE

### PETTIT & CAVE Architects

Danville, Va.

### Danville Tobacco Storage and Inspection Warehouse

Capacity, 11,000 Hogsheads.  
J. E. PERKINSON, President.  
WALTER D. WATSON, Manager.

### Commercial Bank

DANVILLE, VA.  
Total Assets over Half Million Dollars.  
1 per cent. interest paid on time deposits. Your savings are safe in this old established bank.

### The Commercial Association of Danville, Va.

The coming industrial and manufacturing center of the State is on the picturesque Dan.  
For information of any kind, address  
W. A. MOOREMAN, Sec. and Treas.  
A. B. CARLINGTON, Pres.  
L. HERMAN, Vice-Pres.

### Morotock Manufacturing Co.,

Union Made  
OVERALLS, PANTS, SHIRTS.  
We cater to Southern retail dealers.

### Dan Valley Mills

Manufacturers of  
The Marvelous Dan Valley Superlative Patent  
FLOUR.  
Danville, - - - Virginia.

### FARMVILLE, VA.

### Farmville Manufacturing Co.

G. M. ROBESON, Proprietor.  
Manufacturers of  
Lumber and Plow Handles  
Special attention given to orders from country merchants.

### Farmville Creamery Association

Best Equipped Creamery in Virginia.  
Orders solicited.  
G. M. ROBESON, President.  
A. M. HOWARD, Manager.  
S. W. WATKINS, Secretary.

### FARMVILLE—THE LIVE TOWN

Of 3,200 people. Best farming section. For information as to manufacturing and agricultural facts and opportunities write  
FARMVILLE BOARD OF TRADE.  
W. E. ANDERSON, President.  
S. W. FAULETT, Jr., Secretary.

### Planters Bank

Of Farmville  
Capital and Surplus, - - \$100,000.00  
Deposits by mail invited.  
WALKER SCOTT, Cashier.  
Established 1838.

### The Farmville Mills

Manufacturers of Patent Pull Roller Process Flour, Patent Water-Grind Meal, Bran, Shipstuf and Millfeed.  
"PRIDE OF FARMVILLE FAMILY"  
Our Specialty.

### Farmville Building and Trust Company

FARMVILLE, VA.  
Money loaned on real estate at 6 per cent. monthly installment plan. 7 per cent. paid on deposits. Write for particulars.

### The Peoples National Bank

FARMVILLE.  
Capital, - - - \$50,000.00  
G. M. ROBESON, President.  
E. T. BONDURANT, Vice-President.  
J. L. BUGC, Cashier.  
J. W. HUBBARD, Asst. Cashier.  
Over 50 per cent. increase in deposits during the past year.

## RAILROAD TO THE NORTHERN NECK

(Continued from First Page.)

four great counties of the Northern Neck. It reaches one of the garden spots of Virginia, and it will be the only very fertile section of the State that Richmond can have direct business with.

Down in the Neck.  
"Not only are the people in the greatest degree a good class, but they are money-making and prosperous. In farming, trucking, oysters and fish industries will this road be the means of a great money maker to this class of industry, and the large canning and fish fertilizer manufacturers will put in a considerable amount of business with our city. The purchasing power of these various industrial interests, together with the large number of country stores that it takes to serve over 70,000 people, must necessarily mean a considerable amount of business with our city. The attitude of the merchants and manufacturers of the country developed by this road has in it every reason for doing business with our city.

At present Baltimore has all of this business, and very frequently the transportation facilities are absolutely inadequate to take care of the business, and therefore there has been no reason to be reflected in the general growth and prosperity of the whole country.

Retailers' View.  
"The easy access to our city that this proposed road will be to the people of this section will be most noticeable in the increase of trade in the retail stores of the city. When from time immemorial it has taken twelve hours each way at a cost of \$15 to make a trip to Baltimore, and even a longer time to go to any other city, and by the building of this road to be put in from one to three and a half hours at the extreme cost of \$2.50 for a round trip ticket, there will be such an inducement to travel, and it has been stated by some of the inhabitants of this part of the country that there will not be a man, woman or child, but what will come to Richmond as often as possible.

An Industrial View.  
"In addition to this, the development of this country will open opportunities for many industries which our people can take advantage of, and in every way there will be inducements for remunerative investment of capital. Figures that have been worked out on what this trade will be worth to our city is from \$250,000 to \$300,000 net profit on the purchase of between \$5,000,000 and \$6,000,000 worth of goods from our manufacturers and jobbing houses annually. To the retail trade it will mean the purchasing power of an average of over 100 persons daily, for the most part by people of means and able to buy a good class of articles. The reports made by disinterested railroad officials more than bear out the results on which these statements are based, and there is every hope that nothing short of success will be the result of putting our city in touch with this country, and its people whose business and trade will mean so much."

WORK WILL BE RESUMED.

Contracts Awarded for Completion of Electric Lines.  
[Special to The Times-Dispatch.]  
Burlington, N. C., May 6.—The management of the Southern Traction and Power Company has announced that contracts have been given for the completion of electric lines for the city of Burlington and thence to Graham and Haw River, and that cars are to be in operation July 1. Work on this line was practically completed a year ago, when matters were tied up in court. All legal complications have now been adjusted, and work will be resumed within the next few days.

### SOUTH HILL, VA.

### REAL ESTATE AND INSURANCE

MECKLENBURG COUNTY FARMS the best in Virginia.  
For information address  
MACK PRITCHETT,  
South Hill, Va.

### The Bank of South Hill,

South Hill, Va.  
Sound, safe and conservative. 4 per cent. paid on time deposits.  
J. H. WALL, President.  
THOS. A. BRYSON, Cashier.

### South Hill Tobacco Market

As a BRIGHT TOBACCO MARKET South Hill is third in size in Virginia. Four loose leaf warehouses. Full corps of buyers. For information address  
TOBACCO BOARD OF TRADE,  
J. E. BOYD, Secretary.  
R. E. YANCEY, President.

### South Hill Manufacturing Company

Largest Woodworking Mills in Mecklenburg county. Two up-to-date electric plants. Boxes and box shooks our specialties.  
GEORGE A. SMITH,  
General Manager.  
R. E. YANCEY, President.

### The Citizens Bank, Inc.

South Hill, Va.  
Safety—Conservation—Courtesy.  
Money to loan on approved security. We pay 4 per cent. interest on time deposits, and allow interest to be compounded every two months.

### For Information About Wide Awake South Hill

and the advantages of Mecklenburg county, write to the  
SOUTH HILL BOARD OF TRADE.

## LOUISA LOOKS OUT FOR NEW BUSINESS

New Board of Trade Getting Right Onto the Job in Hand.

Louisa, Va., May 6.—The Louisa Board of Trade has completed its organization and gone actively to work. The officers are as follows: P. E. Porter, president; W. C. Bibb, vice-president; W. W. Turner, treasurer; T. Q. Thompson, secretary. The executive committee is composed of the following business men: F. M. Beale, W. J. Crank, W. M. Perkins, M. J. Campbell, J. A. Kent, A. B. Woodward, J. E. Porter and H. Q. Dickerson.

At an enthusiastic meeting of the Board held this week, which was its second meeting, a constitution and by-laws were adopted and many matters looking to the introduction of new enterprises and industries were discussed and referred to proper committees for prompt action. Among these was a proposition looking to the establishment of an electric power and light plant. The board will probably act in conjunction with the Town Council in this matter.

Several stirring addresses were made at the meeting, among the speakers being Judge Simons and Mr. Johnson of the town, Mr. Foster of Fredericksburg, Mr. Saunders of Richmond, and Frank S. Woodson, Industrial Editor of The Times-Dispatch.

Louisa has some inducements to offer to small factories of various kinds, and in due time the Board of Trade is going to bring these matters to the careful attention of prospective manufacturers looking for eligible locations where the raw material is at hand and where the labor question is easy of solution.

### NORTH CAROLINA CHARTERS BIG ELECTRIC COMPANY

[Special to The Times-Dispatch.]  
Raleigh, N. C., May 6.—The Piedmont Railway and Electric Company, Burlington, N. C., having been chartered to-day with power to generate electric and other power, operate street railways and interurban lines, and maintain parks and other pleasure resorts, in addition to doing a general development business, the charter specifies especially the construction of electric lines to connect Burlington, Graham, Haw River, Hopevale, Carolina and Glencoe, and operate anywhere in Guilford and Alamance counties within fifty miles of Burlington. J. M. Cook, Burlington; E. S. Parker, Jr., Graham, and A. L. Davis, Burlington, are the incorporators.

### Paving Work Nears Completion.

[Special to The Times-Dispatch.]  
Farmville, Va., May 6.—The bitulithic paving work nearly completed, and when finished Main street will be one of the most attractive in the State. The stone removed from this street is being used to pave several avenues of the town.

### MERGER PROPOSED FOR COTTON MILLS

(Continued from First Page.)

Simpsonville, S. C., having an aggregate of 137,000 spindles and the accompanying looms. The Parker Cotton Mills Company, with a capitalization of \$10,000,000, has already been formed, while another, which is spoken of as the Pelzer Corporation, is expected to have a capital of \$12,000,000. Among the other Southern industrial and developmental enterprises reported in this week's issue of the Manufacturers' Record are the following:

Judge D. B. Chapin, Tex., and associates were reported as planning an expenditure of about \$4,000,000 to construct a dam across Devil's River for irrigating 200,000 acres of land near Del Rio, in Val Verde county, Texas, and to build a waterpower electrical plant, developing 10,000 horsepower for transmission by electricity.

Dauphin Island Railway and Harbor Company, Mobile, Ala., is preparing plans and specifications for its proposed trestle from Dauphin Island to Cedar Point. The cost to be about \$420,000; steel construction with concrete and concrete pile foundation.

Atlantic Coast Line Railway awarded contract for construction of a proposed plant to erectate lumber at Gainesville, Fla.; annual capacity will be about 1,250,000 ties, or fewer ties and a large quantity of structural timber piling. Buildings to be of structural steel on concrete foundations, with corrugated iron sides and roof.

American Granite Company, Augusta, Ga., which incorporated recently with \$800,000 capital stock, of which \$250,000 has been paid in, is planning to develop over 100 acres of granite lands near Lithonia, Ga., and has options on additional acreage at Sparta, Ga. Granite is of character largely used for paving and building purposes. Jacob Phintzy, W. F. Rowe and associates are organizing this company.

Pine Swamp Big Vein Coal Company, Piedmont, Va., was incorporated with \$600,000 capital stock to develop coal properties.

Bibb Sewer Pipe Company, Macon, Ga., awarded contract for erection of buildings for its plant to cover one acre of land; will install machinery for manufacturing sewer pipe, and the complete plant is to cost about \$100,000.

Company was organized at Hawkinsville, Ga., with capital stock of \$50,000 to build a plant with an annual capacity of 100,000 tons of fertilizer.

F. J. Lewis Manufacturing Company, Moline, Ill., plans constructing at North Birmingham, Ala., a plant to

## Life Insurance Company of Virginia

Incorporated as a Stock Company in 1871

Oldest - Largest - Strongest

## Southern Life Insurance Company

Progressive - Conservative

Issues the Most Liberal Forms of Life and Endowment Policies from \$1,000.00 to \$25,000.00

With Premiums Payable Annually, Semi-Annually or Quarterly

All Policies are Clear and Definite, and as Liberal as Safety Will Permit, and Their Values Are Absolutely Guaranteed.

Insurance in Force December 31, 1910, . . . . . \$72,440,374.00  
Assets December 31, 1910, . . . . . 6,338,573.82  
Capital and Surplus December 31, 1910, . . . . . 1,231,877.80  
Payments to Policyholders Since Organization, . . . . . 10,786,598.97

JOHN G. WALKER, President

## \$3,000,000 Guarantee

Against Loss Offered by the Stockholders to Depositors in the

## NATIONAL BANK OF VIRGINIA,

Incorporated 1865. SURPLUS \$600,000.

STOCKHOLDERS' LIABILITY \$1,200,000.

In addition, the stockholders have placed the management in the hands of the following Board of Directors and Officers:

**DIRECTORS:**  
E. B. Addison, T. A. Cary, T. C. Williams, Jr., R. G. Rennolds, J. G. Thaley,  
E. L. Bemis, W. M. Habliston, W. M. Habliston, W. M. Habliston, W. M. Habliston,  
T. H. Ellett, William T. Reed, Jno. Garland Pollard, Benj. P. Alsop,  
H. Theo. Ellyson, J. W. Rothert, W. P. Glinn, B. Rand. Wellford,  
Geo. L. Christian, Wm. Northrop, Eppa Hunton, Jr., S. W. Travers.

**OFFICERS:**  
W. M. HABLSTON, President.  
JON. SKELTON WILLIAMS, Vice-President.  
W. M. ADDISON, Cashier.  
O. S. MORTON, Assistant Cashier.  
W. H. SLAUGHTER, Assistant Cashier.  
J. M. BALL, Jr., Assistant Cashier.

ACCOUNTS SOLICITED. 3% Interest Paid in Savings Department

manufacture from the coke by-product of the Woodward Iron Company, at Woodward, Ala.; reports have stated the Lewis plant will cost about \$25,000.

Clinchfield Coal Corporation, Spartanburg, S. C., awarded contract for 125-foot shaft lined with concrete, hoisting engines, electrical haulage equipment, etc., for coal mine at St. Paul, Va.

A glass bottle factory, costing \$50,000, and a window glass factory, costing \$90,000, will be constructed at Atlanta, Tex.

Wilmington Handle Company, Wilmington, N. C., was incorporated with \$125,000 capital stock to manufacture handles.

Charles Page, Tulsa, Okla., closed contract by which a Needlesha (Kansas) Company will establish a \$200,000 glass plant near Tulsa.

Carolina Coast Line Company, Newbern, N. C., was incorporated with \$100,000 capital stock to develop deposits of marl, limestone.

Pelham Phosphate Company, Pelham, Ga., began construction of plant to have an annual capacity of 15,000 tons of acid.

Gloucester Lumber Company, Rosman, N. C., will develop 20,000 acres of timber land and purchased recently; plans to construct standard gauge railway, build hand sawmill, and later contemplates erecting tannic acid plant and pulp mill.

Erath Sugar Company, Erath, La., increased capital stock from \$50,000 to \$150,000, and will replace oil mill with larger plant having daily capacity of 1,000 tons of sugar.

Bluefield Gas and Power Company, Bluefield, W. Va., completed organization and will build gas plant costing about \$140,000.

## Our Responsibility

We fully realize that our first duty to our depositors is to give a pleasing and satisfactory service. We use every means to accomplish our purpose in this. That our efforts are successful is attested by our thousands of satisfied customers.

## First National Bank

Richmond, Va.  
Capital and Surplus, \$2,000,000.00.

## BROAD STREET BANK

Temporary location during construction of new banking house.  
Capital \$200,000  
Surplus and undivided Profits \$110,000  
W. M. Habliston, Pres.; J. W. Rothert, Vice-Pres.; Jno. G. Walker, 2d Vice-Pres.; Andrew M. Glover, Cashier.  
PERSONAL AND BUSINESS ACCOUNTS SOLICITED.  
With assets of over \$1,700,000, every inducement consistent with good banking is offered to its customers. 3 per cent. allowed in Savings Department. Bank is open till 8 o'clock Saturday evenings.

## Get Right With Your Conscience

If you think enough of your family to provide for them in the day of your health and strength, let it be decreed now that they shall not be subjected to the humiliation of financial struggle in the dark day of your demise, or if it should be your lot to be numbered with the blind, the deaf, the insane, the paralyzed or the otherwise disabled. Let us point the way.

Write To-Day for Our Booklet

Two General Agencies Open in Virginia and North Carolina.

## The Fidelity Mutual Life

Insurance Company of Philadelphia

THE D. R. MIDYETTE CO., Inc., Managers,

901-2-3-4 American National Bank,

Richmond, Va.

## INCORPORATED 1832

## The Virginia Fire & Marine Insurance Company

OF RICHMOND, VA.

Assets January 1, 1911, - - \$1,590,315.55

Net Surplus January 1, 1911 - 577,288.33

Surplus to Policyholders - 827,288.33

WM. H. PALMER, President  
E. B. ADDISON, Vice President

DIRECTORS  
WM. H. PALMER  
E. B. ADDISON  
D. O. DAVIS  
N. W. BOWE

J. JORDON LEAKE  
WM. H. PALMER, JR.

W. H. McCARTHY, Secretary  
OSCAR D. PITTS, Treasurer

Branch Cabell & Co.,  
1115 E. Main St.  
Phones Nos. 43 and 784.  
Members New York Stock Exchange,  
New York Cotton Exchange and Chicago Board of Trade.

E. A. Barber, Jr.,  
Certified Public Accountant.  
E. A. BARBER & CO.  
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ORGANIZING, SYSTEMATIZING,  
215 Mutual Building,  
Phone Mad. 6341, Richmond, Va.